B1 (Official Form 1 CASE 15-13668 DOC UNITED STATES B		<u>ป 04/17/15</u> วัฒษะการ		entered age 1 d		5 06:46:24	Desc M	aın
	rict of	<u> Jouggi</u> n Circ		age I (71 77	VOLU	NTARY PETI	TION
Name of Debtor (if individual, enter Last, First, Middle):				Name of Jo	int Debtor (Sp	oouse) (Last, First, l	Middle):	
All Other Names used by the Debtor in the last 8 years				All Other Names used by the Joint Debtor in the last 8 years				
(include married, maiden, and trade names):				(include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I. (if more than one, state all):	D. (ITIN)/Com	plete EIN			gits of Soc. Son one, state al	ec. or Individual-Ta l):	axpayer I.D. (IT	IN)/Complete EIN
Street Address of Debtor (No. and Street, City,	ate):			Street Addr	ess of Joint D	ebtor (No. and Stre	et, City, and Sta	ite):
	ZIP C	ODE					Z	CIP CODE
County of Residence or of the Principal Place of Busi	ness:		(County of F	Residence or o	f the Principal Plac	e of Business:	_
Mailing Address of Debtor (if different from street ad	dress):		1	Mailing Ad	dress of Joint	Debtor (if different	from street add	ress):
	ZIP C	ODE					<u> </u>	CIP CODE
Location of Principal Assets of Business Debtor (if di			re):					
Type of Debtor		Nature of Busi	inoss			Chapter of Bank		IP CODE
(Form of Organization) (Check one box.)		(Check one be					Filed (Check o	
☐ Individual (includes Joint Debtors)		th Care Business le Asset Real Est		defined in		apter 7	Chapter 15 I	Petition for of a Foreign
See Exhibit D on page 2 of this form.	11 U	J.S.C. § 101(51B)		defined in	☐ Ch	apter 11	Main Procee	eding
Corporation (includes LLC and LLP) Partnership	Rails	road kbroker				apter 12 apter 13	- 1	Petition for of a Foreign
Other (If debtor is not one of the above entities,	Com	modity Broker					Nonmain Pr	oceeding
check this box and state type of entity below.)	☐ Clea	ring Bank r			-		ture of Debts	
·		Tax-Exempt E				(Ch s are primarily cons	eck one box.)	
		Check box, if app			debts	, defined in 11 U.S	.C. bu	ebts are primarily siness debts.
		or is a tax-exemper Title 26 of the						
		the Internal Re			perso	onal, family, or hous		
Filing Fee (Check one b	oox.)				noid	purpose." Chapter 11 I	Debtors	
Full Filing Fee attached.				Check one Debto		isiness debtor as de	fined in 11 IIS	C 8 101(51D)
_			[U.S.C. § 101(51D).
Filing Fee to be paid in installments (applicable signed application for the court's consideration				Check if:				
unable to pay fee except in installments. Rule 1				Debto				cluding debts owed to
Filing Fee waiver requested (applicable to chap				on 4/0	01/13 and ever	ry three years there	, ,	subject to adjustment
attach signed application for the court's conside	ration. See Off	ficial Form 3B.			pplicable box	 kes:		
			[A plan	n is being filed	d with this petition.		n one or more classes
Statistical/Administrative Information			, L			ordance with 11 U.S		1
	1 6 11 . 15		**					THIS SPACE IS FOR COURT USE ONLY
 Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. 								
Estimated Number of Creditors								
1-49 50-99 100-199 200-999	1,000- 5,000	5,001- 10,000	10,0 25,0		25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets	П	П			П	П	П	1
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001	\$10,000,001	\$50,	000,001	\$100,000,001		More than	
\$50,000 \$100,000 \$500,000 to \$1 million	to \$10 million	to \$50 million	to \$1	100	to \$500 million	to \$1 billion	\$1 billion	
Estimated Liabilities	IIIIIIOII	шшы	111111	<u> </u>	IIIIIIOII			1
\$\text{\begin{array}{cccccccccccccccccccccccccccccccccccc	\$1,000,001	\$10,000,001	□ \$50	000,001	\$100,000,001	\$500,000,001	☐ More than	
\$50,000 \$100,000 \$500,000 to \$1	to \$10	to \$50	to \$1		to \$500	to \$1 billion	\$1 billion	

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	1Case 15-13668 Doc 1 Filed 04/17/15	Entered 04/17/15 06:46:24	Desc Main Page 2
Voluntary Pe	etition Document be completed and filed in every case.)	Page 210fi44:	
	All Prior Bankruptcy Cases Filed Within Last 8 Y		
Location Where Filed:		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Name of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affi	iliate of this Debtor (If more than one, attach a Case Number:	ndditional sheet.) Date Filed:
District:		Relationship:	Judge:
	Exhibit A	Exhibit (To be completed if debt	or is an individual
	1 if debtor is required to file periodic reports (e.g., forms 10K and 10Q) es and Exchange Commission pursuant to Section 13 or 15(d) of the	whose debts are primarily	y consumer debts.)
	nge Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in	
		have informed the petitioner that [he or she] or 13 of title 11, United States Code, and have	ve explained the relief available under
		each such chapter. I further certify that I have required by 11 U.S.C. § 342(b).	ave delivered to the debtor the notice
☐ Exhibit A i	is attached and made a part of this petition.	X	
	- Francisco de la constanta de	Signature of Attorney for Debtor(s)	(Date)
	Exhibit	t C	
Does the debtor o	own or have possession of any property that poses or is alleged to pose a	threat of imminent and identifiable harm to pu	blic health or safety?
☐ Yes, and E	Exhibit C is attached and made a part of this petition.		
☐ No.			
	Exhibit	t D	
(To be completed	by every individual debtor. If a joint petition is filed, each spouse must	st complete and attach a separate Exhibit D.)	
Exhibit Γ	O completed and signed by the debtor is attached and made a part of this	s petition.	
If this is a joint pe			
		court of this notition	
Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
	Information Regarding	the Dekton Venue	
	(Check any appl	licable box.)	2 400 t
	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days		for 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general partn	ner, or partnership pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place		
	no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the re		leral or state court] in this
	Certification by a Debtor Who Resides (Check all applic		

	Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, complete the 10	ollowing.)
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are c		parmitted to cure the
	entire monetary default that gave rise to the judgment for possession		
	Debtor has included with this petition the deposit with the court of	any rent that would become due during the 30-	day period after the filing
	of the petition.		
	Debtor certifies that he/she has served the Landlord with this certification (11 U.S.C. 8.362(1))		

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Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	
Signal	
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X Signature of Debtor	X (Signature of Foreign Representative)
X Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney) Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address Telephone Number Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Address X
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date
Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11
	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment

or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

	District of	
In re		Case No
Debtor		(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]				
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.				
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]				
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.				
☐ 5. The United States trustee or bankruptcy administrator has determined that the credi counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.				
I certify under penalty of perjury that the information provided above is true and correct.				
Signature of Debtor:				
Date:				

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

			District Of
In re	Debtor	,	Case No
	Debtor		Chapter

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$		
B - Personal Property			\$		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				\$	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				\$	
F - Creditors Holding Unsecured Nonpriority Claims				\$	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$
J - Current Expenditures of Individual Debtors(s)					\$
тот	FAL		\$	\$	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court

			_ DISTRICT OF	
In re		,	Case No	
	Debtor			
			Chapter	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

 \Box Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

State the following:

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

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In re		,	Case No.
	Debtor		(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	To	tal ≻		

(Report also on Summary of Schedules.)

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	B6B (Official PSFm 58) (4999)	Doc 1			Desc Main	

Debtor

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	SCHEDULE B - PERSONAL PROPERTY
	CHEDULE D - LENSONAL L NOLEKT L

(If known)

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				
3. Security deposits with public utilities, telephone companies, landlords, and others.				
4. Household goods and furnishings, including audio, video, and computer equipment.				
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.				
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.				
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10. Annuities. Itemize and name each issuer.				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)				

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In re	Case No.	
Debtor	 (If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.				
14. Interests in partnerships or joint ventures. Itemize.				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.				
16. Accounts receivable.				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				

Debtor			(If known)	
In re	 ,	Case No		_
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SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.				
23. Licenses, franchises, and other general intangibles. Give particulars.				
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.				
26. Boats, motors, and accessories.				
27. Aircraft and accessories.				
28. Office equipment, furnishings, and supplies.				
29. Machinery, fixtures, equipment, and supplies used in business.				
30. Inventory.				
31. Animals.				
32. Crops - growing or harvested. Give particulars.				
33. Farming equipment and implements.				
34. Farm supplies, chemicals, and feed.				
35. Other personal property of any kind not already listed. Itemize.				
		continuation sheets attached Tota	ı >	\$

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In re		,	Case No.		
Debtor				(If known)	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. § 522(b)(2)	
□ 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

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B6D (Official Form 6D) (12/07)

) (==, -, -)			
In re		,	Case No.	
_	Debtor			(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.										
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY		
ACCOUNT NO.										
			VALUE \$							
ACCOUNT NO.			, indept							
			VALUE \$							
ACCOUNT NO.	-									
			VALUE \$							
continuation sheets attached	•	•	Subtotal ► (Total of this page)	•	•		\$	\$		
			Total ► (Use only on last page)				\$	\$		
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical		

Summary of Certain Liabilities and Related

Data.)

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B6D (Official Form 6D) (12/07) – Cont.

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In re		_,	Case No.	
	Debtor	_		(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

	1	1				1	Γ	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE\$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE \$					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
Sheet no. of continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (s) \blacktriangleright (Total(s) of this page)				\$	\$
			Total(s) ► (Use only on last page)				\$	\$
			(Ose only on last page)				(Report also on	(If applicable,

(Report also on Summary of Schedules.)

of Schedules.) report also on Statistical Summary of Certain Liabilities and Related Data.) Case 15-13668 Doc 1 Filed 04/17/15 Entered 04/17/15 06:46:24 Desc Main Document Page 15 of 44

B6E (Official Form 6E) (12/07)

In re _		•	Case No.
_	Debtor	-	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Case 15-13008 Duc 1 Fileu 04/17	
B6E (Official Form 6E) (12/07) – Cont.	ii Page 10 01 44
In re, Debtor	Case No (if known)
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer	or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, that were not delivered or provided. 11 U.S.C. § 507(a)(7).	lease, or rental of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Unit	:s
Taxes, customs duties, and penalties owing to federal, state, and lo	ocal governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to Maintain the Capital of an Insured Deposit	cory Institution
	Office of Thrift Supervision, Comptroller of the Currency, or Board of uccessors, to maintain the capital of an insured depository institution. 11 U.S.C.
☐ Claims for Death or Personal Injury While Debtor Was Into	exicated
Claims for death or personal injury resulting from the operation of drug, or another substance. 11 U.S.C. § 507(a)(10).	a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a
* Amounts are subject to adjustment on April 1, 2010, and every threadjustment.	ree years thereafter with respect to cases commenced on or after the date of

_ continuation sheets attached

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached Creditors Holding Priority Claims	l to Scl	nedule of	(T	S otals of	ubtotal this pa		\$	\$	
			Total➤ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)				\$		
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$	\$		

Debtor		(if known)	
In re	,	Case No	
Case 15-13668 Doc 1 B6E (Official Form 6E) (12/07) – Cont.	Filed 04/17/15 Document	Entered 04/17/15 06:46:24 Page 18 of 44	Desc Main

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached to Schedule of Creditors Holding Priority Claims			Subtotals➤ (Totals of this page)			ls ≻ age)	\$	\$	
			Total➤ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)				\$		
			Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					\$	\$

B6F (Official F6-956-15-2109668	Doc 1	Filed 04/17/15	Entered 04/17/15 06:46:24	Desc Main
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In re		•	Case No.	
Debtor				(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF UNLIQUIDATED CONTINGENT ODEBTOR **MAILING ADDRESS INCURRED AND CLAIM** DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. Subtotal**>** continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re Debtor			, Case No.			No (if known)					
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)											
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM				
ACCOUNT NO.											
ACCOUNT NO.											

Sheet no.___of___ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

ACCOUNT NO.

ACCOUNT NO.

ACCOUNT NO.

Subtotal➤

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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SCHEDULE F - C	RED	ITORS I	HOLDING UNSECUR (Continuation Sheet)	ED I	NON	PRIC	ORITY CLAI	MS
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.								
ACCOUNT NO.								

Subtotal➤

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

ACCOUNT NO.

ACCOUNT NO.

ACCOUNT NO.

Nonpriority Claims

Sheet no.___of___ continuation sheets attached to Schedule of Creditors Holding Unsecured

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SCHEDULE F - CI		IIOKS I	(Continuation Sheet)		1011		JATIT CLAIR	710
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no.___of___ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

ACCOUNT NO.

ACCOUNT NO.

ACCOUNT NO.

Subtotal➤

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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In re			,			(i	f known)	MC	
SCHEDULE F - CI	XLD.	HOKSI	(Continuation Sheet)		IOII.	ı ivi	JKITI CLAI	W19	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM		
ACCOUNT NO.									
ACCOUNT NO.									

Sheet no.__of__ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Total➤
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

ACCOUNT NO.

ACCOUNT NO.

ACCOUNT NO.

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In re			, Ca	ase No.	·		f known)	
SCHEDULE F - CI	RED	ITORS I	HOLDING UNSECUR (Continuation Sheet)	ED I	NON	PRIC	ORITY CLAI	MS
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no.___of___ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

ACCOUNT NO.

ACCOUNT NO.

ACCOUNT NO.

Subtotal➤

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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In re			Case No	

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(if known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Fed. R. Bankr. P. 1007(m). Check this box if debtor has no executory contracts or unexpi	red leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re	,	Case No.	(:61
Debtor			(if known)
	SCHEDIJLE H	- CODEBTORS	
	SCHEDULE II	- CODEDIONS	
Provide the information requested concerning debtor in the schedules of creditors. Include all gu commonwealth, or territory (including Alaska, Ar Wisconsin) within the eight-year period immediate former spouse who resides or resided with the debtor spouse during the eight years immediate child's initials and the name and address of the chichild's name. See, 11 U.S.C. §112 and Fed. R. Bar	parantors and co-signers, izona, California, Idaho, ely preceding the commetter in the community process preceding the commetter in the community process preceding the commetter in guardian, so	If the debtor resides or resided in a commu Louisiana, Nevada, New Mexico, Puerto Rencement of the case, identify the name of the perty state, commonwealth, or territory. In encement of this case. If a minor child is a commonwealth of the case is a minor child is a commonwealth.	unity property state, ico, Texas, Washington, or ne debtor's spouse and of any clude all names used by the codebtor or a creditor, state the
Check this box if debtor has no codebtors.			
NAME AND ADDRESS OF COI	DEBTOR	NAME AND ADDRESS OF	CREDITOR

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In re			

_		Boodinone	1 490 21 01 11	
In re _		,	Case No.	
	Debtor			(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C

Debtor's Marital	DEPENDE	NTS OF DEBTOR A	AND SPOUSE
Status:	RELATIONSHIP(S):		AGE(S):
Employment:	DEBTOR		SPOUSE
Occupation			
Name of Employer			
How long employed	đ		
Address of Employ	er		
NCOME: (Estimate o	of average or projected monthly income at time	DEBTOR	SPOUSE
case f			
36 41		\$	
Monthly gross was (Prorate if not page)	ges, salary, and commissions	¢	\$
Estimate monthly		Φ	
•			
. SUBTOTAL		\$	<u> </u>
. LESS PAYROLL	DEDUCTIONS		
a. Payroll taxes ar		\$	<u> </u>
b. Insurance		\$	_ \$
c. Union dues		\$	_ \$
d. Other (Specify)):	Φ	
. SUBTOTAL OF P	AYROLL DEDUCTIONS	\$	
. TOTAL NET MO	NTHLY TAKE HOME PAY	\$	<u> </u>
	om operation of business or profession or farm	\$	
(Attach detailed		\$	\$
. Income from real p . Interest and divide		\$	<u> </u>
	nance or support payments payable to the debtor for	Φ	
the debtor's us	e or that of dependents listed above	p	
	government assistance		
(Specify):	ment income	\$	
3. Other monthly in		\$	<u> </u>
		\$	
4. SUBTOTAL OF	LINES 7 THROUGH 13	\$	
5. AVERAGE MON	NTHLY INCOME (Add amounts on lines 6 and 14)	\$	
6 COMBINED AV	ERAGE MONTHLY INCOME: (Combine column	\$_	
otals from line 15)	ERAGE MONTHET INCOME. (COMBINE COMMIN	(Report also on Su	mmary of Schedules and, if applicable, mary of Certain Liabilities and Related Data
			•
7. Describe any inci	rease or decrease in income reasonably anticipated to	occur within the ye	ear following the filing of this document:

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		Document	i age 20 oi 77			
In re		,		Case No.		
· <u>-</u>	Debtor			·	(if known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

1. Rent or home mortgage payment (include	lot rented for n	nobile home)	\$
a. Are real estate taxes included?	Yes	No	
b. Is property insurance included?	Yes	No	
2. Utilities: a. Electricity and heating fuel			\$
b. Water and sewer			\$
c. Telephone			\$
d. Other			\$
3. Home maintenance (repairs and upkeep)			\$
4. Food			\$
5. Clothing			\$
6. Laundry and dry cleaning			\$
7. Medical and dental expenses			\$
8. Transportation (not including car paymer	nts)		\$
9. Recreation, clubs and entertainment, new	spapers, magazi	nes, etc.	\$
10.Charitable contributions			\$
11.Insurance (not deducted from wages or is	ncluded in home	e mortgage payments)	
a. Homeowner's or renter's			\$
b. Life			\$
c. Health			\$
d. Auto			\$
e. Other			\$
12. Taxes (not deducted from wages or incl (Specify)			\$
		do not list payments to be included in the plan)	
a. Auto			\$
b. Other			\$
c. Other			\$
14. Alimony, maintenance, and support paid			\$
15. Payments for support of additional depe	ndents not livin	g at your home	\$
16. Regular expenses from operation of bus	iness, profession	n, or farm (attach detailed statement)	\$
17. Other	_		\$
18. AVERAGE MONTHLY EXPENSES (* if applicable, on the Statistical Summary		Report also on Summary of Schedules and, bilities and Related Data.)	\$
		nably anticipated to occur within the year following the filing of this	document:
20. STATEMENT OF MONTHLY NET IN			
a. Average monthly income from Line	15 of Schedule		\$
b. Average monthly expenses from Lin			\$
c. Monthly net income (a. minus b.)			

Debtor

(if known)



DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date	Signature:
	Debtor
Date	Signature:(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices an promulgated pursuant to 11 U.S.C. § 110(h) setting a max	uptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been imum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum often or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, st. who signs this document.	ate the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
X	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individua	Is who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
·	Is who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: dditional signed sheets conforming to the appropriate Official Form for each person.
If more than one person prepared this document, attach as A bankruptcy petition preparer's failure to comply with the pro 18 U.S.C. § 156.	
If more than one person prepared this document, attach as A bankruptcy petition preparer's failure to comply with the pro 18 U.S.C. § 156.	dditional signed sheets conforming to the appropriate Official Form for each person. visions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
A bankruptcy petition preparer's failure to comply with the pro 18 U.S.C. § 156. DECLARATION UNDER PEN I, the	dditional signed sheets conforming to the appropriate Official Form for each person. wisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
A bankruptcy petition preparer's failure to comply with the pro 18 U.S.C. § 156. DECLARATION UNDER PENA I, the	dditional signed sheets conforming to the appropriate Official Form for each person. wisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; ALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have of sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
A bankruptcy petition preparer's failure to comply with the pro 18 U.S.C. § 156. DECLARATION UNDER PEN I, the	dditional signed sheets conforming to the appropriate Official Form for each person. wisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; ALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have
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B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT

	DISTRICT OF
In re:	, Case No
Debtor	(if known)
STATEME	NT OF FINANCIAL AFFAIRS
the information for both spouses is combined. If the information for both spouses whether or not a joint filed. An individual debtor engaged in business as should provide the information requested on this staffairs. To indicate payments, transfers and the like child's parent or guardian, such as "A.B., a minor of \$112 and Fed. R. Bankr. P. 1007(m). Questions 1 - 18 are to be completed by a must complete Questions 19 - 25. If the answer to	ery debtor. Spouses filing a joint petition may file a single statement on which the case is filed under chapter 12 or chapter 13, a married debtor must furnish at petition is filed, unless the spouses are separated and a joint petition is not a sole proprietor, partner, family farmer, or self-employed professional, tatement concerning all such activities as well as the individual's personal are to minor children, state the child's initials and the name and address of the child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. all debtors. Debtors that are or have been in business, as defined below, also to an applicable question is "None," mark the box labeled "None." If mestion, use and attach a separate sheet properly identified with the case name, estion.
	DEFINITIONS
individual debtor is "in business" for the purpose of the filing of this bankruptcy case, any of the follow of the voting or equity securities of a corporation; a self-employed full-time or part-time. An individual	for the purpose of this form if the debtor is a corporation or partnership. An of this form if the debtor is or has been, within six years immediately preceding ving: an officer, director, managing executive, or owner of 5 percent or more a partner, other than a limited partner, of a partnership; a sole proprietor or all debtor also may be "in business" for the purpose of this form if the debtor r than as an employee, to supplement income from the debtor's primary
their relatives; corporations of which the debtor is	ut is not limited to: relatives of the debtor; general partners of the debtor and an officer, director, or person in control; officers, directors, and any owner of of a corporate debtor and their relatives; affiliates of the debtor and insiders or. 11 U.S.C. § 101.
1. Income from employment or oper-	ration of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None	c. <i>All debtors</i> : List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
	NAME AND ADDRESS OF CREI AND RELATIONSHIP TO DEBT		AMOUNT PAID	AMOUNT STILL OWING	
	4. Suits and administrative proceeding	gs, executions, garni	shments and attachmer	nts	
None	a. List all suits and administrative proceeding the filing of this bankruptcy of information concerning either or both spand a joint petition is not filed.)	ase. (Married debtors	filing under chapter 12	or chapter 13 must inc	lude
	CAPTION OF SUIT AND CASE NUMBER NAT	URE OF PROCEEDI	COURT OR AG NG AND LOCATIO		
None	b. Describe all property that has been a year immediately preceding the comme must include information concerning pr the spouses are separated and a joint pet NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZ	ncement of this case. operty of either or bot ition is not filed.) DATE OF	(Married debtors filing u	inder chapter 12 or ch	apter 13
	5. Repossessions, foreclosures and r	eturns			
None	List all property that has been repossess of foreclosure or returned to the seller, v (Married debtors filing under chapter 12 spouses whether or not a joint petition i	within one year imme tor chapter 13 must in	diately preceding the conclude information conce	nmencement of this carning property of either	ise. er or both
	NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPO FORECLOSURI TRANSFER OR	E SALE,	DESCRIPTION AND VALUE OF PROPERTY	
_					

6. Assignments and receiverships a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the None commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) TERMS OF NAME AND ADDRESS DATE OF ASSIGNMENT OF ASSIGNEE ASSIGNMENT OR SETTLEMENT b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year None immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND LOCATION DESCRIPTION NAME AND ADDRESS OF COURT DATE OF AND VALUE CASE TITLE & NUMBER OF CUSTODIAN Of PROPERTY ORDER 7. Gifts List all gifts or charitable contributions made within one year immediately preceding the commencement of this case П except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) RELATIONSHIP NAME AND ADDRESS DESCRIPTION OF PERSON TO DEBTOR, AND VALUE DATE OR ORGANIZATION IF ANY OF GIFT OF GIFT 8. Losses List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) DESCRIPTION OF CIRCUMSTANCES AND, IF DESCRIPTION AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE PROPERTY BY INSURANCE, GIVE PARTICULARS OF LOSS

	12. Safe deposit boxes					
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
	NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDR OF THOSE WITH AC TO BOX OR DEPOSI	CCESS	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY	
_	13. Setoffs					
None	List all setoffs made by any cr the commencement of this cas concerning either or both spou petition is not filed.)	e. (Married debtors filing t	ınder chap	ter 12 or chapter 13		
	NAME AND ADDRESS OF	CREDITOR	DATE (SETOFI		MOUNT F SETOFF	
	14. Property held for a	nother person				
None	List all property owned by and	other person that the debtor	holds or co	ontrols.		
	NAME AND ADDRESS OF OWNER	DESCRIPTION A VALUE OF PRO			LOCATION OF PROPERTY	
	15. Prior address of debtor					
None	If debtor has moved within th : which the debtor occupied dur filed, report also any separate	ing that period and vacated			his case, list all premises f this case. If a joint petition is	
	ADDRESS	NAME USED		DATES OF	OCCUPANCY	

None	If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.				
	NAME				
	17. Environmental Infor	mation.			
	For the purpose of this que	estion, the following definitions a	apply:		
	releases of hazardous or to	nns any federal, state, or local sta oxic substances, wastes or materi- out not limited to, statutes or reg	al into the air, land, soi	l, surface water, groundwate	r, or
		facility, or property as defined u			ently or
		ns anything defined as a hazardo aminant or similar term under ar		bstance, toxic substance, ha	zardous
None	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:				
	SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UN	DATE OF IT NOTICE	ENVIRONMENTA LAW	L
None		ess of every site for which the dedicate the governmental unit to w			lease
	SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UN	DATE OF IT NOTICE	ENVIRONMENTAL LAW	
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a part to the proceeding, and the docket number.				
	NAME AND ADDRE OF GOVERNMENTA			TATUS OR ISPOSITION	
	18 . Nature, location and	name of business			
None	a. If the debtor is an indivand beginning and ending	name of business idual, list the names, addresses, dates of all businesses in which to partner in a partnership, sole pr	the debtor was an office	er, director, partner, or mana	ging

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

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which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

8

	and beginning	is a corporation, list the names, and and ending dates of all busines requity securities within six year	ses in which the	debtor was a partner or owned	5 percent or more of
	NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Ione	b. Identify any b	ousiness listed in response to subd S.C. § 101.	ivision a., above,	, that is "single asset real estate	e" as
	NAME	ADD	RESS		
officer, partner, ither fu	who is or has been, director, managing other than a limited all- or part-time. (An individual or s, as defined above,	nestions are to be completed by every within six years immediately predig executive, or owner of more than dipartner, of a partnership, a sole of the property of the partnership of the	percent of the proprietor, or self-portion of the standard the comm	tencement of this case, any of the voting or equity securities of femployed in a trade, professionatement only if the debtor is o	the following: an a corporation; a conjugation, or other activity,
	19. Books, reco	ords and financial statements			
Ione		eepers and accountants who withi kept or supervised the keeping of			of this
	NAME ANI	D ADDRESS		DATES SERVIC	ES RENDERED
Ione		or individuals who within two yea			
	NAME	ADD	RESS	DATES SERVIC	ES RENDERED

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	NAME		ADDRESS
Jone	d. List all financial institutions, creditors financial statement was issued by the deb		rcantile and trade agencies, to whom a ly preceding the commencement of this cas
	NAME AND ADDRESS		DATE ISSUED
	20. Inventories		
Ione	a. List the dates of the last two inventorie taking of each inventory, and the dollar at		
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
lone	 b. List the name and address of the perso in a., above. DATE OF INVENTORY 	in having possession of the recon	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
	DATE OF INVENTORY		
	21. Current Partners, Officers, D	irectors and Shareholders	
one	21. Current Partners, Officers, D		tnership interest of each member of the
one	21. Current Partners, Officers, D a. If the debtor is a partnership, list t		tnership interest of each member of the PERCENTAGE OF INTEREST
one	21. Current Partners, Officers, D a. If the debtor is a partnership, list t partnership. NAME AND ADDRESS	he nature and percentage of par NATURE OF INTEREST	PERCENTAGE OF INTEREST e corporation, and each stockholder who

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ı	u	
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	22. Former partners, officers, directors	s and shareholders				
None	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.					
	NAME	ADDRESS	DATE OF WITHDRAWAL			
None	b. If the debtor is a corporation, list all o within one year immediately preceding th		tionship with the corporation terminated			
	NAME AND ADDRESS	TITLE	DATE OF TERMINATION			
	23 . Withdrawals from a partnership or	· distributions by a corporati	ion			
None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.					
	NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOS OF WITHDRAWAL	AMOUNT OF MONEY SE OR DESCRIPTION AND VALUE OF PROPERTY			
	24. Tax Consolidation Group.					
None	If the debtor is a corporation, list the name consolidated group for tax purposes of whimmediately preceding the commencemen	ich the debtor has been a men	cation number of the parent corporation of an aber at any time within six years			
	NAME OF PARENT CORPORATIO	ON TAXPAYER-IDENTI	FICATION NUMBER (EIN)			
	25. Pension Funds.					
None	If the debtor is not an individual, list the nawhich the debtor, as an employer, has been preceding the commencement of the case.	n responsible for contributing				
	NAME OF PENSION FUND	TAXPAYER-IDENTIFICA	ATION NUMBER (EIN)			

* * * * * *

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11

[If completed	d by an individual or indivi	dual and spouse]		
	ler penalty of perjury that I ny attachments thereto and		contained in the foregoing statement of financial correct.	ત્રી
Date		Signatu	re	
		of Debt	or	
Date		Signatu of Joint (if any)		
[If completed o	n behalf of a partnership or corp	poration]		
	penalty of perjury that I have reat they are true and correct to the		the foregoing statement of financial affairs and any attacher rmation and belief.	hments
Date		Sig	nature	
	signing on behalf of a partnershi	— ip or corporation must indic	Print Name and Title ate position or relationship to debtor.]	
		continuation sheets	attached	
Penalty for	making a false statement: Fine of	up to \$500,000 or imprisonme	ent for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571	
DECLARATI	ON AND SIGNATURE OF NO	ON-ATTORNEY BANKR	UPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have pround 342(b); and, (3) if rule	ovided the debtor with a copy of s or guidelines have been promu ers, I have given the debtor notic	this document and the notice algated pursuant to 11 U.S.C	fined in 11 U.S.C. § 110; (2) I prepared this document for cess and information required under 11 U.S.C. §§ 110(b), 1 C. § 110(h) setting a maximum fee for services chargeable perfore preparing any document for filing for a debtor or an	110(h), by
Printed or Typed Name and	1 Title, if any, of Bankruptcy Pet	ition Preparer	Social-Security No. (Required by 11 U.S	.C. § 110.)
	reparer is not an individual, stat ner who signs this document.	e the name, title (if any), ad	ldress, and social-security number of the officer, principa	·l,
Address				
Signature of Bankruptcy I	Petition Preparer		Date	

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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B 203 (12/94)

United States Bankruptcy Court

	District Of	
In	re	
	Case No.	
De	Chapter	
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor in contemplation of or in connection with the bankruptcy case is as follows:	
	For legal services, I have agreed to accept\$	
	Prior to the filing of this statement I have received\$	
	Balance Due	
2.	The source of the compensation paid to me was:	
	☐ Debtor ☐ Other (specify)	
3.	The source of compensation to be paid to me is:	
	☐ Debtor ☐ Other (specify)	
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed compensation with a other person or persons who are no members or associates of my law firm. A copy of the agreement, together with a list of the names o the people sharing in the compensation, is attached.	
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrup case, including:	tcy
	 Analysis of the debtor's financial situation, and rendering advice to the debtor in determining wheth to file a petition in bankruptcy; 	er
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be requir	ed;
	 Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 	∍d

Case 15-13668 Doc 1 Filed 04/17/15 Entered 04/17/15 06:46:24 Desc Main Document Page 42 of 44 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

	d.	d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;			
	e. [Other provisions as needed]				
6.	Ву	agreement with the debtor(s), the above-disclosed fee does not include the following services:			
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.				
	-	Date Signature of Attorney			
		_g,			
		Name of law firm			
	_				

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this

notice required by § 342(b) of the Bankruptcy Code.			
Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security num	Social Security number (If the bankruptcy petition	
Address:	preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required		
	by 11 U.S.C. § 110)	
X			
Signature of Bankruptcy Petition Preparer or officer,			
principal, responsible person, or partner whose Social			
Security number is provided above.			
Certifica	te of the Debtor		
I (We), the debtor(s), affirm that I (we) have received an	d read this notice.		
	X		
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	X		
	Signature of Joint Debtor (if	any) Date	